

Information to identify the case:

Debtor 1	Michael Donahue	Social Security number or ITIN xxx-xx-5443 EIN 38-3765798
First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	Kathryn Donahue	Social Security number or ITIN xxx-xx-3880 EIN -----
First Name	Middle Name	Last Name
United States Bankruptcy Court	District of New Jersey	
Case number:	16-27656-MBK	

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael Donahue
fdbा Progressive Rescue, LLC

Kathryn Donahue
fdbा Food Babbles, fka Kathryn Strus

12/10/20

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Michael Donahue
Kathryn Donahue
Debtor(s)

Case No. 16-27656-MBK
Chapter 13

District/off: 0312-3
Date Rcvd: Dec 10, 2020

User: admin
Form ID: 3180W

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Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 12, 2020:

Recip ID	Recipient Name and Address
db/jdb	+ Michael Donahue, Kathryn Donahue, 78 Flipper Avenue, Manahawkin, NJ 08050-1831
cr	+ Elizabeth NJ Firemen's Federal Credit Union, McKenna, DuPont, Higgins & Stone, PO Box 610, 229 Broad Street, Red Bank, NJ 07701-0610 UNITED STATES 07701-2009
516600344	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
516392397	+ Elizabeth NJ Firemen's Federal Credit Un, 411 Irvington Ave, Elizabeth, NJ 07208-2044
516392398	+ Encore Receivable Management, Inc., PO Box 3330, Olathe, KS 66063-3330
516392399	+ Josh Zozosky, Wells Fargo Home Mortgage, 3476 Stateview Blvd., MAC D3347-016, Fort Mill, SC 29715-7203
516392400	+ Mazda Capital, PO Box 78074, Phoenix, AZ 85062-8074
516392402	+ Powers Kirn, 728 Marne Highway #200, Moorestown, NJ 08057-3128

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 10 2020 22:23:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Dec 10 2020 22:23:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: CAUT.COM	Dec 11 2020 02:03:00	JPMorgan Chase Bank, PO Box 29505, AZ1-1191, Phoenix, AZ 85038-9505
516392394	EDI: BANKAMER.COM	Dec 11 2020 02:03:00	Bank of America, PO Box 982238, El Paso, TX 79998
516392395	+ Email/Text: bankruptcy@bbandt.com	Dec 10 2020 22:22:00	BB&T, PO Box 1704, Clemmons, NC 27012-1704
516510625	Email/Text: laura@redbanklaw.com	Dec 10 2020 22:22:00	Elizabeth NJ Firemen's Federal Credit Union, C/O McKenna, DuPont, Higgins & Stone, PC, PO Box 610, Red Bank, NJ 07701-0610
516392396	EDI: JPMORGANCHASE	Dec 11 2020 02:03:00	Chase, PO Box 15153, Wilmington, DE 19886
516555543	EDI: JPMORGANCHASE	Dec 11 2020 02:03:00	JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. BOX 901032, Ft. Worth, TX 76101-2032
516392401	+ EDI: RMSC.COM	Dec 11 2020 02:03:00	PayPal Credit, PO Box 5138, Lutherville Timonium, MD 21094-5138
516462815	EDI: Q3G.COM	Dec 11 2020 02:03:00	Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
516392403	+ Email/Text: bankruptcy@bbandt.com	Dec 10 2020 22:23:00	Sheffield FInancial, 6010 Golding Center Dr., Winston Salem, NC 27103-9815
516392404	+ EDI: RMSC.COM	Dec 11 2020 02:03:00	Synchrony Bank, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060

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516394795	EDI: RMSC.COM	Dec 11 2020 02:03:00	Synchrony Bank, c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
516392405	+ EDI: RMSC.COM	Dec 11 2020 02:03:00	Synchrony Bank/Sleepys, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
516392406	EDI: USBANKARS.COM	Dec 11 2020 02:03:00	US Bank, PO Box 2407, Minneapolis, MN 55402
516392407	+ EDI: WFFC.COM	Dec 11 2020 02:03:00	Wells Fargo, PO Box 10335, Des Moines, IA 50306-0335
516443624	EDI: WFFC.COM	Dec 11 2020 02:03:00	Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Se, PO Box 19657, Irvine, CA 92623-9657
516464468	EDI: WFFC.COM	Dec 11 2020 02:03:00	Wells Fargo Bank, N.A., Default Document Processing, MAC# N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-7700
516392408	+ EDI: WFFC.COM	Dec 11 2020 02:03:00	Wells Fargo Dealer Services, PO Box 25341, Santa Ana, CA 92799-5341

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 12, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 10, 2020 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Andrew M. Lubin	on behalf of Creditor Wells Fargo Bank N.A. bkecf@milsteadlaw.com, alubin@milsteadlaw.com
Brian C. Nicholas	on behalf of Creditor JPMORGAN CHASE BANK N.A. bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com
Brian D. Winters	on behalf of Joint Debtor Kathryn Donahue kwwlawfirm@aol.com garciakww@gmail.com;kimberlylrichterllc@gmail.com
Brian D. Winters	on behalf of Debtor Michael Donahue kwwlawfirm@aol.com garciakww@gmail.com;kimberlylrichterllc@gmail.com
Denise E. Carlon	

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on behalf of Creditor JPMORGAN CHASE BANK N.A. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Kathleen M. Magoon

on behalf of Creditor Wells Fargo Bank N.A. kmagoon@logs.com, kathleenmagoon@gmail.com

Michael R. DuPont

on behalf of Creditor Elizabeth NJ Firemen's Federal Credit Union dupont@redbanklaw.com john@redbanklaw.com

William M.E. Powers

on behalf of Creditor Wells Fargo Bank N.A. ecf@powerskirn.com

William M.E. Powers, III

on behalf of Creditor Wells Fargo Bank N.A. ecf@powerskirn.com

TOTAL: 11